

SAVE SMART LIVE SMART

Get the power of Reward Points



∞ *Bharatiya Mahila Bank* ∞
Gold & More Credit Card



Bhartiya Mahila Bank Credit Card



**WELCOME TO THE WORLD OF BHARTIYA MAHILA BANK CREDIT CARD WHICH HELPS YOU SAVE AS YOU SPEND.
WELCOME TO THE SMARTER, SIMPLER LIFE.**

Bhartiya Mahila Bank Credit Card does what a great credit card should do, make your life simpler and enable you to save. With its powerful features, the Bhartiya Mahila Bank Credit Card does all this and more. Its rewarding Shop & Smile Program rewards you with Reward Points whenever you shop, which can be redeemed against outstanding balance or gifts from the rewards catalogue. You can use your Bhartiya Mahila Bank Credit Card for all your needs ranging from shopping, holiday, dining and filling fuel or just about any other need.

SPEND SMART



SMART IS GETTING SOMETHING BACK EVERY TIME YOU SPEND.

Whenever you use your Bhartiya Mahila Bank Credit Card, you earn Reward Points which you can use to pay your outstanding balance or exchange for exciting gifts from the Rewards Catalogue. **You will earn 1 Reward Point for every Rs. 100 spent.** Now get rewarded every time you spend on your Bhartiya Mahila Bank Credit Card.

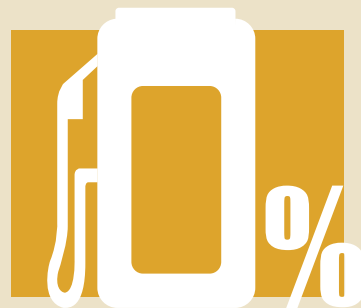
SHOP SMART



SMART IS GETTING REWARDED WITH 2.5% VALUE BACK ON DAILY SHOPPING.

With Accelerated Reward Points* get upto **2.5% of Value Back (10 Reward Points on every Rs. 100 spent)** every time you make departmental store and grocery purchases with your Bhartiya Mahila Bank Credit Card.

*Fuel, Cash and Balance Transfer transactions are not included under the Reward Points program. Terms & Conditions apply



SAVE SMART

SMART IS NEVER, EVER PAYING FUEL SURCHARGE.

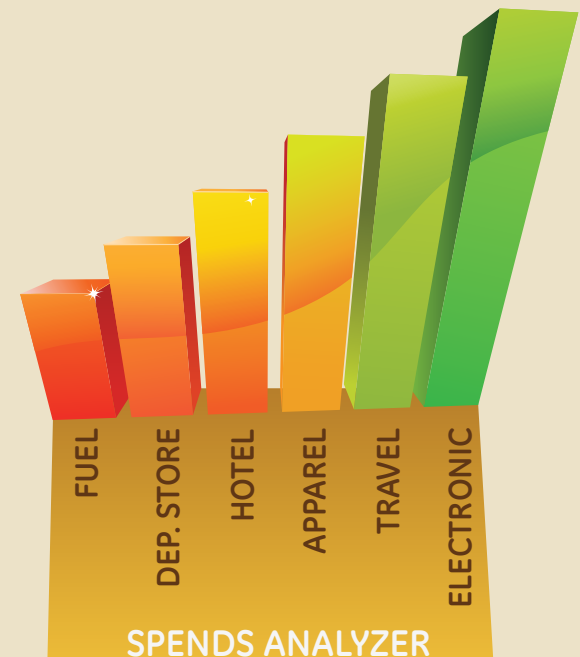
Get the freedom from paying 2.5% fuel surcharge* across all petrol pumps. Now save money every time you tank up.

*Fuel surcharge waiver is valid for transaction amount ranging from Rs.500-Rs.3,000. Maximum surcharge waiver of Rs.100 p.m. per credit card account. Terms & Conditions apply

E-SMART

SMART IS HAVING MORE POWER IN YOUR HANDS.

- Experience the power to do more with www.bmb.co.in that allows you to manage your card online with the following facilities:
 - Instant Card account summary
 - Hotlist stolen/lost cards
 - Request for duplicate card statement
- No postal delays, no lost statements - just the convenience of getting your monthly **e-statement** delivered to your inbox.
- No matter where you are, we will keep you informed.
BMB Credit Card Alerts enable you to receive information regarding your credit card as an SMS on your mobile phone.
- **Spend Analyser:** BMB Credit Card brings to you 'The Spend Analyser' that helps to analyse your current credit card spends. You can analyse your category wise spends in percentage for the last 24 months.



SECURE

SMART



SMART IS BEING IN SAFE HANDS.

Get enhanced security for online transactions made with your Bhartiya Mahila Bank Credit Card with Verified by Visa and MasterCard secure code, One Time Password (OTP) & Instant Transaction Alert. These security features gives peace of mind while doing online or phone credit transaction.

SMART

VAS

VALUE ADDED SERVICES



BALANCE TRANSFER

Transfer all your high-rate credit card balances to Bhartiya Mahila Bank Credit Card and start saving!



EASY MONEY

Enjoy instant short-term loans as and when needed.



FLEXIPAY

Make big purchases on your card and convert them to easy EMIs.



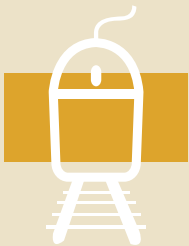
M-SHOP

Access over 100 merchants on your mobile & pay with your Bhartiya Mahila Bank Credit Card.



ENCASH

Need cash! Be it for Holiday, Education, marriage etc. Fulfill your need with 'Encash - Money on call' on your Bhartiya Mahila Bank Credit Card.



ONLINE RAILWAY TICKET BOOKING

Now book your railway tickets online and get them delivered at your doorstep. Experience the convenience of booking your tickets online.

UTILITY BILL PAYMENT

No need to remember bill due dates. You can link your various bills to Bhartiya Mahila Bank Credit Card and enjoy the convenience of hassle-free and timely payment.

Payment options like Register & Pay, Visa bill pay, Pay Fast makes your life more simple.



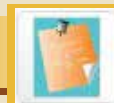
REGISTER & PAY



VISA BILL PAY



PAY FAST



STANDING INSTRUCTIONS

SMART PAYMENT OPTIONS

CONVENIENCE AT YOUR FINGER TIPS FOR MANAGING YOUR FINANCES BETTER



PAYNET – PAY ONLINE



OVER THE COUNTER OTC



LOCATE & PAY



VISA CREDIT CARD PAY



PAY CASH



NEFT PAYMENTS

* Calculation based on certain spend assumptions. Terms & Conditions apply

VALUE CHART INDEX

GOLD & MORE VALUE CHART*

Category	Details	Conversion	INR Value
Reward Points	Normal Category Spends Assuming spends 60,000 pa/5000pm	Reward Points = $(60,000/100) = 600$	150
	Accelerated Category Spends(10X) Assuming spends 78,000 pa/6500pm	Reward Points = $10 * (78,000/100) = 7800$	1950
Fuel	2.5% Fuel Surcharge waiver at all petrol pump Assuming fuel spends of ₹ 4000	$4000 * 2.5 * 12$	1200
Extravaganza offer	Earn 2000 Reward Points on Spends of ₹2000 within 60 days of receiving the card	2000 Reward Points = ₹500 (1st Year Fee)	500
Spend Based Fee Waiver	2nd Year Onwards: Enjoy complete waiver of Annual Fee (₹500) if spends in previous year > ₹90000	₹500 Annual fees	

Total Annual Saving: 3800